

Aatmanirbhar Laghubitta Bittiya Sanstha Limited

Quarterly Financial Statement
At the quarter ended Ashwin, 2079

NRB Directive Form No. 9.5

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1535987.00	1577818.00	1450183.00
1.1	Paid-up Capital	42000.00	42000.00	42000.00
1.2	Reserves and Surplus	193025.00	196748.00	126779.00
1.3	Debtenture and Bond			
1.4	Borrowings	158764.00	194522.00	200439.00
1.5	Deposits (a+b)	845295.00	837494.00	807786.00
	a. Domestic Currency	845295.00	837494.00	807786.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	7095.00	35430.00	5405.00
1.7	Other Liabilities	289808.00	271624.00	267774.00
2	Total Assets (2.1 to 2.7)	1535987.00	1577818.00	1450183.00
2.1	Cash & Bank Balance	96123.00	56975.00	142068.00
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1376504.00	1419068.00	1271163.00
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan	0.00		0.00
0	f. Others	1376504.00	1419068.00	1271163.00
2.5	Fixed Assets	6600.00	6355.00	2845.00
2.6	Non Banking Assets			
2.7	Other Assets	56760.00	95420.00	34107.00
3	Profit and Loss Account			
3.1	Interest income	52496.00	229364.00	49933.00
3.2	Interest Expense	16938.00	78298.00	23685.00
A	Net Interest Income (3.1-3.2)	35558.00	151066.00	26248.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	4471.00	26078.00	6533.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	40029.00	177144.00	32781.00
3.6	Staff Expenses	9750.00	34804.00	9382.00
3.7	Other Operating Expenses	2530.00	11554.00	1832.00
C	Operating profit Before Provision (B-3.6-3.7)	27749.00	130786.00	21567.00
3.8	Provision for Possible Loss	1660.00	1387.00	2074.00
D	Operating profit (C-3.8)	26089.00	129399.00	19493.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	189.00	1823.00	526.00
E	Profit From Regular Activities (D+3.9+3.10)	26278.00	131222.00	20019.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	26278.00	131222.00	20019.00
3.12	Provision For Staff Bonus	2628.00	13122.00	2002.00
3.13	Provision For Tax	7095.00	35430.00	5405.00
G	Net Profit/Loss (F-3.12 -3.13)	16555.00	82670.00	12612.00
4	Ratios			
4.1	Capital Fund to RWA	16.07%	15.58%	12.64%
4.2	Non Performing Loan (NPL) to Total Loan	6.49%	4.26%	4.12%
4.3	Total Loan Loss Provision to total NPL	81.62%	101.42%	108.19%
4.4	Cost of Funds	6.48%	6.55%	9.29%
4.5	CD Ratio (Calculated as per NRB Directives)	162.84%	169.44%	157.36%
	Additional Information (Optional)			
	Average Yield (Local Currency)	13.18	14.93	14.74
	Net Interest Spread (Local Currency)	6.70	8.37	5.46
	Return on Equity	3.52	17.31	3.74
	Return on Assets	1.71	8.32	1.38

Note : The unaudited Financial figures may change if directed by Satutory Audit/ Supervisory Authorities.

Prepared by

Signature :

Name : Subir Chaudhary

Position : IT Officer

Date : 2079/07/16

Checked by

Signature :

Name : Sushila Giri

Position : Internal auditor

Date : 2079/07/16

Submitted by

Signature :

Name : Himat Chaudhary

Position : Finance Officer

Date : 2079/07/16